



July 1, 2008

Dear Valued Customer,

We are pleased to announce that ING has closed its acquisition of CitiStreet well in advance of the original target date. It is a testament to the complementary nature of both businesses that enabled the close to come several months ahead of schedule.

We would like to welcome you, our valued customer, to the ING family. ING and CitiStreet share a similar customer-first approach, and as a combined organization we offer an unwavering commitment to providing best-in-class solutions to you and your plan participants. Together, we are committed to building upon our combined best practices and ensuring a dynamic, enriched experience based on:

- Expanded breadth and depth of expertise and capabilities in retirement and benefit solutions for you and your participants
- A clear customer-centric organization with consistent, responsive and reliable interaction and service across all points of contact
- Operational excellence grounded in best-in-class technology, scale across all markets, disciplined processes and a meaningful, needs-based approach to products and services

Our combined entity extends our leadership and expands our footprint in the US Retirement Services marketplace—ranking #2 in defined contribution plan participants across all market segments and #3 in defined contribution assets under management/administration. We believe our long-term commitment to this business coupled with ING's financial strength and reputation as a global financial leader will make the combined organization an ideal provider for you.

We greatly value our relationship with you and look forward to further strengthening the experience for you and your participants. To ensure a smooth, seamless transition to ING, we have assembled a separate dedicated team which is already hard at work on transition efforts.

More details will follow in the coming weeks, including when you can expect to see the transition from the CitiStreet name to ING. Throughout the transition, you can count on the same great service and full attention you have come to expect from your service team. Please continue to reach out to your regular contacts with any questions regarding your plan.

We are excited about the opportunities that lie ahead as our two industry-leading organizations come together to serve you. We look forward to our ongoing partnership in service to you and your participants.

Sincerely,

A handwritten signature in black ink that reads "Kathy Murphy".

Kathy Murphy
CEO, US Wealth Management

A handwritten signature in black ink that reads "Sandy McCarthy".

Sandy McCarthy
President, Institutional Plan Services